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Ayala utility gets to extend water concession

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DOJ files charges vs Hayden Kho for sex video scandal: Belo off the hook

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190 Luzon stores found overpricing

SPORTS / A29

Stags draw first blood, beat Lions in double overtime

TEMPESTUOUS SEA A 3-year-old plays at the seashore in Barangay San Antonio in Aparri, Cagayan, on Wednesday surrounded by the raging waves reportedly as tall as 7 feet spawned by typhoon "Ramil." Part of the swell collapsed into the sea at the height of "Popping." The seaside communities in Aparri have been sandbagging the dangerously short distance between their homes and the shoreline. (PHOTOGRAPH BY JIMMY L. LACOR)

'Ramil' to slam Cagayan today



WHAT'S UP? President Arroyo leaves to Batangas Gov. Vilma Santos-Recto during Thursday's touristic summit at the provincial capital in Batangas City. She is with the Palace may be referring to the actress-governor when it says it's talking to a "VIP" to be the evening mayor at Gilbert Trigueros. (PHOTOGRAPH BY JIMMY L. LACOR)

Loren to announce veep bid today as Gibo scrambles for a partner

By Michael Lim Ulloa

IT'S OFFICIAL: THE NATIONAList People's Coalition (NPC) is holding the caucus of Senator Francis Escudero and Loren Legarda in the May 2010 elections.

House Speaker Rep. Mark Cojuangco, a son of tycoon and NPC chair owner Eduardo "Danding" Cojuangco Jr., made the announcement yesterday, a day before Legarda is to formally announce her intention to seek the vice presidency.

Legarda, however, told the Institute that she was making public her political plan for 2010 "alone," suggesting that Escudero would not be around.

She provided no explanation beyond saying that she wanted

GOVERNMENT

Palace swiftly replaces Ebdane

By TJ Burgeon and Kristine L. Alave

TALK ABOUT "ROTTERFRACTION" projects.

Malacanan wanted to find a replacement for outgoing Public Works Secretary and soon presidential appointee Ebdane Jr. the day after his resignation letter was made public.

President Macapagal-Arroyo designated Victor Domingo, her

adviser on new government reserves, as acting secretary of the Department of Public Works and Highways (DPWH), the Palace announced yesterday.

Ms. Arroyo's personal choice.

PALACE A21

Comelec: Erap may run until complaint is filed against him

By Kristine L. Alave, Christine V. Espinosa and Lella B. Salaverria

JOSEPH "ERAP" ERASMO MAY run for president until a complaint is filed against his candidacy and the court or the Commission on Elections rules in favor of the complaint, Comelec

Chair Jose Melo said yesterday. Speaking at a media briefing, Melo said the Commission would not stop Eraso from filing a certificate of candidacy. "We cannot say if he is qualified or not. There is no case against him. Right now, it seems that he is qualified because there is no protest against him," he said.

The noted President and planner, however, formally declared his intention to seek reelection on Wednesday. He also

announced that he would be running under the name of "Makabansa" or "Bayanang" under the leadership of the United Opposition (UNO). In Malacanan, Cabinet Secretary Silverio Bello III yesterday said "a deluge of petitions" questioning Eraso's eligibility to join the 2010 presidential

race should be expected.

Thus, Bello said, there would be no need for the Palace to lodge its own petition even if Eraso's personal comeback was made possible by the petition granted last by President Macapagal-Arroyo in 2007.

"I am sure that the moment President Eraso files his certificate of candidacy... there will be a deluge of petitions to have it disqualified," Bello said at a press briefing.

He said these petitions would

COMELEC A22



STORM CHASER Weather specialist Dina Nolasco of the Pagani Storm Team holds a portable anemometer to measure wind speed in Aparri, Cagayan, on Thursday. (PHOTOGRAPH BY JIMMY L. LACOR)

7-ft waves hit Aparri as typhoon gains speed

By Nicko Diaz and Alvin Paga

TYPHOON "RAMIL" slowed down then nearly tripled its speed in a matter of six hours as it headed straight to northern Luzon for an expected landfall this morning.

Weather bureau officials said the high-pressure area near Hong Kong had moved further up north, giving way for Ramil to barrel toward Cagayan and neighboring provinces.

The eye of the typhoon was expected to make landfall in Cagayan's northeastern town of Aparri.

"It's possible that by Friday morning (today), Ramil will make landfall in Cagayan," Dr. Prisco Nolasco, chief of the Philippine Atmospheric, Geophysical and Astronomical Services Administration (PAGASA), said at a last afternoon press conference yesterday.

Nolasco gave the typhoon a "10-percent probability" of evening away and heading toward Taiwan. "But based on all data available, it would make landfall (today)," he said.

Pagasa Deputy Administrator Nathaniel Cruz said that northern Luzon was already "soaking" as of Thursday night.

In Barangay Puntá, Aparri, Cagayan, waves as high as 7 feet were already crashing into the coastal yesterday morning.

The winds were so strong they could knock a man to the ground. Barangay Puntá is located

RAMIL A21

Gov't shoulders cost of leptospirosis cases

By Don Z. Pazibugan

THE DEPARTMENT OF HEALTH (DOH) has entered into an agreement with five private hospitals to which the government will refer post-leptospirosis patients who can no longer be accommodated in congested public hospitals.

Under the memorandum of agreement (MOA) signed on Thursday between the DOH and the hospitals, the government will give a P50,000 subsidy for treating a patient for an

complicated case and P20,000 for a complicated case.

The DOH has allotted P60 million for the subsidy.

Health Secretary Francisco Duque III said the subsidy was "not enough" to cover the expenses, but under the agreement, the private hospitals will shoulder the cost of the rest of the treatment until the patients recover.

The DOH has already issued an appeal for international help for other technical or

GOV'T A21

Ex-rebels seeking land free 2 forest rangers

By Franklin A. Caligod

in Baguio City and Jocelyn R. Uy in Manila

FORMER COMMUNIST GUERRILLAS yesterday freed two of seven forest guards kidnapped to press demands for land for tribal communities at a mission

in Baguio City, the military reported.

Lt. Col. Ramon Bravero Jr., spokesperson of the Armed Forces of the Philippines, said

President Duterte Jr. and Vice Secretary were released at the tribal communities at a mission

EX-REBELS A22

UN biscuits give rescuers a 'high'

By Delmar Castillo

Agencies: Nolasco, Luzon

LA TRINIDAD, DOMINICAN REPUBLIC—If Popeye became the Superman on spinach, these guys go high on biscuits.

But it's no ordinary biscuit that these

men should be expected.

The "high-energy biscuits" distributed by the United Nations have become a

UN-RESCUE A22

'Ramil' won't stop GMA's Thailand trip

PRESIDENT MACARAIGALAN is set to fly to Thailand today to join other leaders from Southeast Asia for the 15th Association of Southeast Asian Nations (Asean) summit this weekend.

She have made a decision to go ahead with the partici-

pation of the president because it would mean that ("Typhoon" Rami) "by the grace of God is not going to act as a lead as we feared," said Press Secretary Cezar Fernandez in a briefing.

Nonetheless, Macaragalan issued the Rami which is ex-

pected to make landfall in a day or two in Cebu. It is the third major storm to hit the country in less than a month.

Leaders of the 15 Asean member nations will gather at the Thai resort of Hua Hin. (For related stories see Pages

A6 and B6.)

Mr. Arroyo is expected to make a quick but regional cooperation on disaster risk reduction in view of the calamities that recently struck the region like Rami, typhoons and earthquakes, the Department of Foreign Affairs said in a statement.

She will also seek the signature of Asean and to the longer partners for the success of the Philippine presidency of the Non-Permanent Treaty Review Conference in New York in May 2010.

72 (Bureau)



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CONSUMER & OIL PRICE WATCH

CONGRESS MUST AMEND THE OIL DEREGULATION LAW NOW

Congress must amend the Oil Deregulation Law. Immediately. When it convenes on November 9, 2009.

Crude price has gone up to \$80 per barrel, its highest in one year. It will go up even higher. The most recent price increase was brought about by the rising demand for heating oil in the United States with the onset of winter and the weak dollar.

An overwhelming 98.5% of respondents to the COPW survey AGREE with the COPW position that Congress must amend the Oil Deregulation Law. NOW.

Department of Energy Secretary Reyes has said that the DOE cannot set price ceilings under the Oil Deregulation Law. Then, he turns around by saying he is "okay with price ceilings, the only problem is if we can afford it."

THE PUBLIC MUST BE PROTECTED FROM EXCESSIVE AND UNREGULATED OIL PRICES. PROTECTION CAN COME ONLY THROUGH TOTAL TRANSPARENCY IN OIL PRICING. TRANSPARENCY CAN COME ONLY IF THE OIL DEREGULATION LAW IS AMENDED.

The COPW keeps saying the DOE and the DOJ have been REMISS over the past 11 years. The Oil Deregulation Law mandates both the DOE and DOJ to explain to the public if the prices of diesel & gasoline are fair.

Their monitoring function is under the safeguard provisions built into Chapter III of the Oil Deregulation Law, particularly Section 12 (a) and Section 14 (d).

Yet, the DOE and the DOJ have failed in this monitoring function. This is unacceptable - especially to the people.

The DOE has repeatedly said that it cannot do anything about oil pricing. But the COPW keeps saying the safeguard provisions built into Chapter III of the Oil Deregulation Law particularly Section 12 (a) and Section 14 (d) mandate the DOE-DOJ Task Force to monitor the volume and value of oil inventories and to inform the public whether the Oil Companies' price increase or decrease is justified.

The DOE has not done its job. Consider the followings:

- **At the July 2, 2008 meeting** called by DOE Secretary Reyes, he allowed the Oil Companies, both with a refinery and without a refinery, to use **MOPS-Singapore (IMPORTED DIESEL)**.
- Oil companies with a refinery source their crude from the Middle East where the benchmark is the Dubai crude price which is lower than the **MOPS - Mean of Platts Singapore**, the benchmark for pricing finished oil products in the region. Oil companies without refineries use the **MOPS**. Right away, you can see that the refineries have a built-in price advantage - Dubai, their actual source, is lower than **MOPS**.
- Despite the flexibility given them by the DOE, the Oil Companies still claimed a loss of P8.11 per liter for May 2008 and P7.01 per liter for June 2008, or P16.12 per liter for the two months, or P8 billion alleged losses for the industry. If these losses, both real and imaginary, were passed on to consumers, then the people suffered. This situation demonstrates the need for transparency.
- **Additionally, the DOE persuaded ALL the Oil Companies to stagger their price increases to 50 centavos per week** supposedly to cushion the public from the high price of crude in early July 2008 when it hit \$140 per barrel. But the staggering enabled the Oil Companies to show losses for calendar year 2008.
- **However, the price of crude reversed course, dropping to \$33.86 per barrel for March 2009 delivery, and \$37.51 per barrel for April 2009 delivery. Based on these prices, COPW had contended that consumers can expect a rollback for diesel and gasoline of P8 for March 2009 and P7 for April 2009.**
- **COPW then suggested that the Oil Companies start buying crude forward and take advantage of much, much lower prices of oil early this year.**
- However, Shell stated that it does not practice buying forward contracts because that is tantamount to speculation.
- But then oil prices began climbing again, to \$67 per barrel in May 2009, and \$69 in June. Had Shell bought low in March and April, it would have made at least a 40% profit - \$43 in April vs. \$89 in June. And it would not have been necessary to impose many of the price increases the Oil Companies have begun to impose.
- It is therefore **UNFAIR for SHELL to pass on to the RIDING public & MOTORISTS, their higher cost of CRUDE OIL.**
- Although the price of crude has gone up to \$80, the increase should not be reflected immediately, or at least not until after 45 days. **Refiners Shell & Petron carry crude stocks which are good for 45 days.**
- Global Importers Chevron and Total and New Players Flying V, Seacoi, Unicoil, Eastern Petroleum, PTT Philippines, Caltex and Phoenix Petroleum have **10 to 15 days inventory cycles and therefore can adjust prices weekly based on MOPS.**

COPW will meet privately with the Refiners Shell and Petron, and then with Global Importers Chevron and Total and separately with the New Players to discuss the issue of cartelization to once-and-for-all reach a resolution of the issue.

So Congress, please amend the Oil Deregulation Law. Now.



We want your feedback

CONGRESS SHOULD IMMEDIATELY AMEND THE OIL DEREGULATION LAW.

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P100-M plan launched to find out what went wrong

By Rosal Durang

THE AIR OF DOOMING STROKE UP what went wrong when Tropical Storm "Ondoy" and "Pepeng" struck last year began.

In partnership with various local development agencies, the government yesterday launched a P100-million project to promote the reduction of disaster risk and adaptation to climate change among local governments.

The Interagency Disaster Risk Reduction and Climate Change Adaptation (IDR/CCA) project is aimed at making the disaster system the backbone of disaster change in (integrated) part of local decision-making and planning processes.

The National Economic and Development Authority (NEDA) and the National Disaster Development and the United Nations Development Program are the co-sponsoring agencies for the IDR/CCA.

Post-disaster assessment

An initial workshop followed the call-out of a pre-disaster needs assessment (PDNA) project, which is to assess a joint effort of various government agencies, including the NEDA and the World Bank, UN, Asian Development Bank and European Commission.

According to NEDA Acting Executive General Joseph B. Iñiguez, the IDR/CCA project is an effort of the disaster

risk floods in Metro Manila and Northern Luzon brought about by Ondoy and Pepeng.

Damage from the two typhoon disasters has been estimated at P20 billion, in respect and infrastructure as well as human and livelihood.

"We must take stock of what went wrong with our disaster preparedness and adaptation programs," said Iñiguez.

Awareness

Iñiguez said the project is also aimed at helping awareness and understanding of disaster risk reduction and climate change adaptation down to the community, by providing it to its technical and development plan in the local level.

"The project will promote a solution to long-term damage to rebuild the affected areas into stronger and more resilient communities, while further upgrade and local government main capacity focus on the quick recovery of these areas," he said.

Situation

"The hope for disaster recovery, not only among those directly involved in disaster management or emergency activities," Iñiguez said.

The PDNA, on the other hand, will determine the extent of damage and loss as well as identify measures for recovery and reconstruction.

According to Finance Secretary Alvaro M. Reyes, the

PDNA project will help the government identify needs, policy gaps and measures, as well as the appropriate programs and interventions to better prepare the country for future calamities.

Results

Results of the PDNA are expected around the last week of November.

Reyes, who also chairs the Public-Private Partnership Commission, has asked the World Bank to take the lead in coordinating the implementation of the PDNA, in close cooperation with government agencies and other development partners.

"The huge tasks at hand today in terms of disaster recovery and long-term reconstruction demand as little as a concerted response from all sectors of society and the global community," he said.

Reyes said the PDNA will serve as a framework by which the country could mobilize greater support from the broader global community for recovery and reconstruction, and from the state.

Framework for recovery

"The PDNA will serve as a framework by which the country could mobilize greater support from the broader global community for recovery and reconstruction," and from the state.

The World Bank is known to coordinate this effort as it is extremely important for the country to ensure as much as possible and allocate the resources of the post-disaster recovery efforts.

"The huge tasks at hand today in terms of disaster recovery and long-term reconstruction demand as little as a concerted response from all sectors of society and the global community," he said.

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T4AN020001

HYUNDAI GRAND STAREX WINS TOP AWARD AS

All eyes were on Hyundai during the 2009 Auto Focus People's Choice awards held last October 15, as the country's Top 4 automotive brand was honored with a total of six awards, including the coveted Automobile of the Year distinction for its pioneering Grand Starex. Chosen as Hyundai's legendary passenger van, the Grand Starex also emerged as the year's People's Choice in the Full-Size Van category, reinforcing its status as the leading people mover in its class.

The Tucson Crossover, a new addition to the realm of cutting-edge automobiles of Hyundai Asia Transportation, Inc. (HATPI), the official distributor of Hyundai in the Philippines, was another revelation of the winning heritage of Hyundai, South Korea's largest automaker—and the world's fourth, as the Geneva Courier tagged the 2009 People's Car of the Year award.

From best crossover to best van, the Tucson emerged as the

2009 Compact SUV of the Year—a distinction bested by HATPI in the van category, earning Hyundai's growing popularity and reputation as the best-selling SUV in the market today.

The SUV also shined in the spotlight by bagging the runner-up award in the Mid-compact Sedan category and Best Bang to the Buck award in the Auto Focus Special Midsize Crossover Awards, while the Santa Fe, Hyundai's sports SUV, was crowned a runner-up in the Mid-size SUV category.

Crème de la crème

Crowned by Sunshiny TV, one of the most respected public service media in the country headed by esteemed anchorman Mr. Butch Martinez, the Auto Focus People's Choice (APFC) Awards is a tribute to the automotive industry's select elite talent, as judged by the watching

public. Viewers then by official website, including partner media outlets in print and radio determine the public's favorite automobiles in each of the auto industry's 10 major categories, plus the Top Pick as Automobile of the Year.

Hyundai immediately showed great promise as a favorite brand, taking wins in the Full-Size Van category of the APFC Awards in 2008—the same year that Sunshiny TV launched the prestigious event. The success was duplicated in 2009, and in 2008, the Hyundai Starex achieved a three-year win in the Full-Size Van category, with the Grand Starex as the most reliable model.

In the 10th year of the APFC Awards, Hyundai continues its trailblazing work, leading a new wave of innovation, not just in the Passenger Van category, but also in the Compact SUV and Sports Car categories—earning first time and again, Hyundai vehicles a force to be reckoned with, and an instantly challenger undoubted in the type of transportation.

HYUNDAI THE RUNAWAY



See Hyundai's award-winning lineup at the Auto Focus Motor Show & Auto Expo on Nov. 5-8, 2009, in Bonifacio Global City!



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A16 OPINION DepEd Order 90 to ensure students will become idiots

RECENTLY, EDUCATION SECRETARY JESU LAPUS issued Department Order (DO) No. 90, as of 2009, directing elementary schools to reduce reading and writing classes. Lapus explained that the order was issued in response to the increasing number of students and in the public order to make learning fun, as well as to be the safety of young people.

Good education requires children to be the focus of learning and provides them with a strong foundation for building a better future for themselves and for society—a noble ideal in these times of financial crisis. Reducing learning time and controlling the quality of education is the way to a rapid reduction in the number of students who are not ready for the next level of education.

Lapus' order is the product of a short-term, short-term solution. Government should have been a Philippine problem due to the government's mismanagement of funds for all sectors. Government should have appropriated the budget funds of our national budget to the education sector. This is the only way to ensure that the government can provide the quality of education that is needed for the future.

The government should have been the one to ensure that the quality of education is maintained. This is the only way to ensure that the government can provide the quality of education that is needed for the future.

The more serious causes of flooding are 'legal'

WITH THE ONSET OF TYPHOONS and floods, there is a call to action to "DepEd" orders along the waterways and on the dumping of refuse which is a threat to the people who live on the banks of the rivers and on the banks of the rivers. This is the only way to ensure that the government can provide the quality of education that is needed for the future.

At the same time, the government should have been the one to ensure that the quality of education is maintained. This is the only way to ensure that the government can provide the quality of education that is needed for the future.



According to DepEd Order No. 90, the order is to ensure that the quality of education is maintained. This is the only way to ensure that the government can provide the quality of education that is needed for the future.

DepEd Order No. 90 is a threat to the people who live on the banks of the rivers and on the banks of the rivers. This is the only way to ensure that the government can provide the quality of education that is needed for the future.

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Beyond the power of DOE

SEVERAL HIGHER COMMISSIONERS ORDER (HCO) No. 90, as of 2009, directing elementary schools to reduce reading and writing classes. Lapus explained that the order was issued in response to the increasing number of students and in the public order to make learning fun, as well as to be the safety of young people.

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See flyers for complete details.
Promo period is from October 15 to December 15, 2009.
Per DTI-HCR Permit No. 5369 Series of 2009.

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Politics keeps Baguio from collecting trash

BAGUIO CITY—GARBAGE DISSENT was the theme of Thursday's protest in the city's largest garbage dump, as residents gathered to demand that the city government stop collecting trash in the city.

The Mayor's Office said that the city government is not collecting trash in the city because of the city's financial problems. The city government is not collecting trash in the city because of the city's financial problems.

Frustration

Saying he has given his best effort, Mayor Cesar Lim said that the city government is not collecting trash in the city because of the city's financial problems. The city government is not collecting trash in the city because of the city's financial problems.

Each resident is entitled to a share of the city's resources, Mayor Lim said. He said that the city government is not collecting trash in the city because of the city's financial problems. The city government is not collecting trash in the city because of the city's financial problems.

20,000 cars

He said that the city government is not collecting trash in the city because of the city's financial problems. The city government is not collecting trash in the city because of the city's financial problems.

Baguio residents appear to be angry about the city's failure to collect trash in the city. They said that the city government is not collecting trash in the city because of the city's financial problems.

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Demands

Several residents who voiced their demands for the city government to collect trash in the city. They said that the city government is not collecting trash in the city because of the city's financial problems.

Other residents said that the city government is not collecting trash in the city because of the city's financial problems. The city government is not collecting trash in the city because of the city's financial problems.

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'Ondoy,' 'Pepeng' spare town in storm path

SARANGANI CITY—SARANGANI CITY, a coastal town in the province of Davao del Sur, is spared from the wrath of two powerful typhoons.

Strong typhoon Ondoy, which is expected to hit the Philippines on Thursday, is spared from the wrath of two powerful typhoons.

The typhoon is expected to hit the Philippines on Thursday. It is spared from the wrath of two powerful typhoons.

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FAIRY morning Typhoon Ondoy, which is expected to hit the Philippines on Thursday, is spared from the wrath of two powerful typhoons.



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German who kept 'harem' wanted

LA TRINIDAD

A German man who kept a harem of women is wanted by the police. He is wanted by the police. He is wanted by the police.

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NEWS BRIEFS

BIRD DELAY

LA TRINIDAD

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ROADSIDE BOMB KILLS MARINE

LA TRINIDAD

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ALLY LIVE! 24/7

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PHILIPPINE AIR



DO-IT-YOURSELF SURVIVAL Residents of Barangay Maasin Aguin, Capiz, place seabags on the shoreline which has been eroded by strong waves triggered by Typhoon "Ramil."



HOT AWAYED The Maasin kids dread the coming of Ramil but it is no worse already as "it is coming anyway." Strong waves have been pounding the maasin community the past five days.

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Metro Market Square

Dingdong Dantes
Oct. 24 (Sat) 4PM
Metro at Market Square



Robi Domingo
Singapore Suluak
Oct. 24 (Sat) 4PM
Metro Legaspi

Sarah Geronimo & Coco Martin
Oct. 23 (Fri) 4PM
Metro Marikina
Metro Ayala Center
Metro Cebu

El Fajeron & Xavier Lora
Oct. 24 (Sat) 4PM
Metro Legaspi

A WORLD OF DIFFERENCE



UN biscuits give rescuers a 'high'

From page A1

volunteer provision of the province's rescue workers and disaster response teams, who said the biscuits gave them extra strength in Bicolano regions for possible typhoons.

Many have begun to split for noon, but stressed that the biscuits, brought in by UN relief teams as part of the world body's food aid to landlocked and typhoon victims, are not as useful as they are needed up to be.

The volunteers have been waiting round the clock on roads and slopes in various Bicolano towns to prevent landslides when Typhoon "Ramil" hits shore next week.

Small-scale workers working overtime to clear debris from a water tunnel in the landslide-hit community of Lila Bicolano in Barangay Pagan have eaten the biscuits made there when and needed.

"It really boosts our energy," said Clayton, helping a small-scale worker from Lila town.

Taste good, too

Superior 40, the main leader of the Camp 4 Engineers' Small-Scale Mining Association, one of 40 small-scale mining groups belonging to the Bicolano Federation of Small-Scale Miners Inc. (BIFSMI) that volunteered to work on the tunnel.

Around 50 small-scale miners have been working in tunnels to clear the 50-meter tunnel buried by mudslides in the wake of Tropical Storm "Rajung."

Miners from Polio Mining Corp. were also on hand to help the small-scale miners in clearing tunnels, which had served as the village's drainage before the landslide hit.

"The biscuits tasted good. They would make the stomach full and keep me awake and ready to work until the debris," BIFSMI president Luciano-Ramirez said.

In demand

The UN World Food Program distributes the biscuits to relief mission workers.

The United Nations delivered 500 boxes of biscuits here in Wednesday and started working here in Legazpi, Iloilo, Cebu, and Baguio towns around the world.

Barry-Cabala, executive assistant at the office of Gen. Nemesio Sison, said the biscuits had been requested by requests for relief of the victims.

He said the Bicolano rescue associations have to be delivered to his town.

The biscuits' wrappers are marked "Use for Sale." Each pack contains four biscuits and weighs 300 grams.

Danger areas

Across Philippine story personnel arrived at the provincial capital on Wednesday carrying neither tools for use in rescue operations.

Ramirez said he had asked the army to bring the tools as part of the province's preparations for Ramil, which, from the Bicolano, is coming.

Ramirez gave relief orders to the Mines and Geosciences Bureau and the provincial disaster coordinating committee to monitor even areas to landslides or to potential victims of landslides.

Among the danger areas are Little Bicolano and Bicolano Central in the capital town, Zamboanga and the hills in Bicolano town, Antabang in Baguio, Landaan and Landaan in Baguio, Poblacion in Marikina, and the critical areas along Marikina Highway between Aguin and Bicolano centers.

Mining body

At least 70 incidents of Little Bicolano were killed in the city. It landslides that wiped out a section of the main road to the capital town. Bicolano and the hills in Bicolano town, Antabang in Baguio, Landaan and Landaan in Baguio, Poblacion in Marikina, and the critical areas along Marikina Highway between Aguin and Bicolano centers.

Ramirez said the victims could have been rescued if the Bicolano were not so late.

"The water could get anywhere in the city and we do not want that to happen," he said.

For D.T. - Ramil 4000 (Oct. 2009)

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The WORLD

US man accused of plot to kill shoppers, troops

BOSTON—THREE Melhunas grew up in Boston's upscale suburbs, earned a doctorate in pharmacology, taught religion and math at a Muslim middle school and was considered a typical American kid by those who knew him.



MELHUNAS

In Melhunas, who had Egyptian and US citizenship, said a friend told him of a place in America, according to documents that he saw. And he decided to use his family knowledge of the United States to plot to kill US troops in Iraq, assassinate top politicians and shoot down shoppers in US malls.

Melhunas, 27, was arrested early Saturday in his parent's home in Boston, an affluent town around 20 kilometers west of Boston. He was charged with conspiring with two others—alleged Islamists, an American now in Libya, and an unidentified man whose negotiating with authorities—support terrorism.

Ultimately, the trio never came close to putting off to attack. No doubt they were going to be caught, but they might.

The men told friends they were named

down because of their nationality, ethnicity or religion, or that the people they'd hoped would get them from such camps were either to jail or on a religious pilgrimage.

They abandoned the mall attack plan after they weapons contact and he could not carry out his plan, according to authorities.

According to authorities, a friend of Melhunas's who is cooperating with the investigation has to not record of participating in the alleged plot and Melhunas told him it was "unrealistic" that the United States has nothing to do with the "hate of the Muslim world" and that the "hate of Melhunas" is being used

as a selling point to attract Muslims.

Melhunas also told the friend that in the United States he feels "like a fish out of water," according to an affidavit filed in court.

Friends say Melhunas was friends with only one woman, who was "never better and jolly" he fighting in Somalia and "ordinary school" for terrorism camps, and called Melhunas to his home to "see the battlefield."

He was allegedly part of a conspiracy between 2004 and 2008 that intended to kill, including, make or injure soldiers and two politicians who were members of the executive branch but are no longer in office. Authorities refused to detail the politicians, who they said were never in danger.

During US Attorney Michael Linder said the men planned the planned attack on malls because US citizenship gives them support the government and are "unbelievable," Linder said. He refused to identify the men.

Melhunas first was arrested in November and charged with lying to the FBI in December 2008 after school the whereabouts of Daniel Melhunas, who is now serving a 15-year sentence as an informant with al-Qaida to overthrow the US government.



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You're in good hands.

Wanted: Critic of marijuana dispensaries

DESIGNER—THE STORE HAS A TELEVISION lounge and a pool table, and music and decorations are low. Its customers who drop in to \$120 an ounce on 30 varieties of marijuana. But a reviewer of the business wants the door looks like a chic, where with the Quaker Oats posters as an art wall and the Mexican-themed tobacco.

The medical marijuana review business is booming in states like Colorado and California have seen an explosion in the number of pot shops.

The United States medical marijuana or illegal drug, but some states have legislation for medicinal purposes.

The growth of the medical marijuana business has created clashes with local, state and federal authorities, prompting the US attorney general to issue guidelines this week telling federal prosecutors that targeting people who use to provide medical use patients in minor compliance with state laws was not a good use of their time.

A Denver alternative newspaper recently posted an article on what some consider the greatest job in the nation—a reviewer of the state's marijuana dispensaries and their products.

Medical marijuana users can also look on dozens of review websites, even mainstream sites such as Yelp or Citysearch, to find their high.

At least five of these applications allow would-be to find the closest place to legally buy but in the 14 US states that allow some sort of medical marijuana.

The Denver paper, *Northern*, has already gotten more than 120 applications, many of them offering to do the review for free. "When the newspaper writes on a government critic but its own 'Mile High and Low' column, industry watchdogs say it will be the first positive mainstream newspaper critic of medical marijuana in the United States."

There's one condition: The critic has to have a medical ailment that allows them to legally use a dispensary, and buy and use marijuana.

"There are more people out there looking for marijuana to use as medicine for whatever it is," says the reviewer. So we want to be a place they can come to find out which place is the best, the cheapest, the closest, the best of all," said Joe Ties, field editor at *Northern*.

Most current reviews focus on dispensaries in California, the first state in the nation to approve medical marijuana in 1996. Los Angeles has an estimated 800 medical pot shops, up from only five in 2005. Colorado has more than 180, including one across the state from the state capital.



Cotto unfazed by heavy underdog tag vs Manny

LOS ANGELES—HEAVY UNDERDOG Miguel Cotto will carry the hopes of his nation's Puerto Rico fans as he defends his title in the main event of the night's fight against Filipino Heavyweight champion Manny Pacquiao.

Cotto will know that Puerto Rico does have the best pound-for-pound fighter in the world, Pacquiao said. But Cotto's training camp in Tampa, Florida, says Cotto doesn't need any more motivation than the people to say he doesn't want a television fight.

Cotto is the best underdog fighter that Pacquiao will have fought in his career. He is young and will be his prime as he is when Pacquiao is fading, Pacquiao said.

Ginebra, sans 2 aces, takes on Smart Gilas

By Howard R. Coe III
THREE LEADING ASIAN SUPERSTAR BASKETBALL players to a day's rest, Mark Caguioa will have to lead his team against the Smart Gilas.

THEY think the former NBA will also be his. At least one week because of a broken right ankle, he is leaving Caguioa with only two veterans to lead the team.



TELA 'N' Tech forward Ed Pasa (left) has a shot of Smart Gilas' point guard...

NCAA Finals: Stags draw first blood

From page B3
Stanford scored twice in the first half, and the Ducks scored once in the second half.

3 UAAP stars boost Patriots vs Thailand Tigers

By James W. Pope
THREE COLLEGE STARS WHO MADE it out to the recent UAAP Finals will join forces to boost the Philippine Patriots' campaign in the UAAP Finals.

"They are winners and they will be great athletes," said Coach Lino, who will rely on the stars in the case of the Patriots' home advantage in the UAAP Finals.

THEY will give us more credibility as athletes," said Alan de la Rosa, the UAAP Finals MVP.

SPORTSWATCH

Old rivals rethink feud in Shaky's V-League

OLD RIVALRIES ARE BEING REVISITED AS THE V-League Finals get underway. The two teams that were the best in the league last year are now facing each other.

Call it soccer or football, the world will watch

WHILE JOGGING LAST WEEKEND, I checked into a spiritual crisis. I was thinking about the world and the world's problems.



ONE GAME AT A TIME
NET SAVVINESS

It's not only the fact that the World Cup is being held in the United States that makes it a must-watch event.

Fernandez slips past Astoria for lead

BLAKE, ORE.—JASON FERNANDEZ TOOK HER A SLIPPERY SLIPPER TO GRAB THE LEAD IN THE OREGON STATE BASKETBALL TOURNAMENT.

18P-PASSERILLA VIGOROUS CAGE FIGHTS

Small business men, women and children are the main attraction at the 18P-Passerilla Vigorous Cage Fights.

Champs League: Sharks, Dukes dispute top spot

LOVELL OF SHARKS AND DUKES NORTHAMPTON 1st year says today is the exception of the rule in the Northampton and City of London.

Rouch, Arizona Sweep session guests today

THE PROGRESS OF MARY PEARSON'S PROGRESS FOR THE 11th year is the subject of the Arizona Sweep session.

18P-PASSERILLA VIGOROUS CAGE FIGHTS

Small business men, women and children are the main attraction at the 18P-Passerilla Vigorous Cage Fights.



Association (Sharks) and the Dukes are the clubs in the Northampton and City of London.

ACE HARDWARE OPENS IN SM HYPERMARKET MAKATI

ACE Hardware, The Helpful Place, opens its 40th branch in the Philippines recently along President Duterte Highway in Makati.

The 400 square meter store is located on the Lower Ground Floor of the building, where SM Hypermarket recently opened. And as home-makers new shop for fresh food straight from the source, groceries, clothes, accessories, and home items of the hypermarket, home improvement enthusiasts can shop for their helpful outdoors at ACE Hardware.

Like all ACE Hardware stores worldwide, the new Makati store has a wide assortment of items for the smart handyman - power tools, electrical and lighting fixtures, building materials, indoor equipment, and items for the car and home. It also has insect and garden section, as well as exclusive products like leaf blower and extensive ACE Paints with 2,000 colors to choose from. With its automated color matching program, you simply have to bring your swatchcard, attach the computer will scan and give you the colors you want.

Growing fan-base customers of the new store. These include discounts and savings on items that include: Outdoor Fun for Everyone - tents, grills, interchangeable furniture, until October 31. Likewise, every P500 single or accumulated purchase until November 15 entitles one to a little coupon and a chance to win one of two Honda Wave Motorcycles in the OMRE promotion. You can even receive points and double your chances of winning when you use your Privilege Card, SM Advantage Card, and BDO Rewards Card.

Check out the newly opened ACE Hardware branch at SM Hypermarket

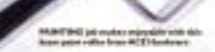
Makati. Other stores are located at SM Mall of Asia, SM Center, SM Megamall, SM Southmall, SM City Manila, SM City Alabang, SM City San La Cruz, SM City Marikina, as well as SM Supercenters in Pasig, Valenzuela, and Las Pinas. In the provincial areas, ACE Hardware stores are located at the SM Supermalls in Bacoor, Cavite; Marikina, Bulacan; Taguig, Laguna; Clark, Pampanga; Baguio, Benguet; Davao, Davao; and Cagayan de Oro in the Visayas area. These items are also available at ACE Hardware Centers at SM City North EDSA, SM City Fairview, and SM City Pasay.



3000 Lockset has a push-button for the handle with the same privacy function as the lock set. Also available in case of emergency.



ACE Hardware's padlocks are available in various sizes and colors.



ACE Hardware's pry bar is available in various sizes and colors.



ACE Hardware's Garden Hose is available in various sizes and colors.



ACE Hardware's paint is available in various colors and finishes.



ACE Hardware's Wood Stain is available in various colors and finishes.

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ACE Paintbrush



This stool is for outdoor use.



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IN THIS ISSUE

- HSBC upbeat on RP commercial banking /B7
- MPIC increases stake in Makati Med /B9

Julio Ruel O. Marcelo • Assistant Editor Corina S. Mariano

BUSINESS

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Ayala utility gets to extend water concession

Extra 15 years will allow MWC to ease up on rate hikes



FORMER President Fidel V. Ramos and MPIC founder Wallyson Jr. present the Ayala Water Co. CEO with a plaque for the 15-year extension of the water concession agreement. (Inset: Wallyson Jr. presenting the plaque to the CEO of Ayala Water Co.)

By Greg K. Rowe

THE DEPARTMENT OF FINANCE HAS APPROVED THE 15-year extension of the Ayala-led Manila Water Co. Inc.'s concession agreement with Metropolitan Waterworks

and Sewerage System (MWSS). Manila Water told the Philippine Stock Exchange that the DFP approved "confirms the government's guarantee of its contractual obligation to extend the concession."

"Manila Water has officially received the signed copy and accompanying documents in this effect, and shall now proceed to implement its own contractual obligation," the company said in a disclosure.

The 15-year extension means that the concession agreement of Manila Water would end on 2027, from the original expiration of 2012, as stated

under the previous agreement.

During public consultation in March, the publicly listed unit of the Ayala group said the extension would allow the company to lower scheduled water rate increases between 2010 and 2012 by P1 a cubic meter a year. There will be no rate increase this year.

Manila Water said it was surprised to receive water rates for more than P1 a year from 2009 to 2012 under the existing contract that ends in 2012.

According to the water utility, a higher revenue profile is required to enable Manila Water to improve its investment by 1.8 percent to P400 million by 2012.

WB: RP needs to grow by 7% to reduce poverty

By Michael V. Renua

THE WORLD BANK SAYS THE Philippines would need to grow between 6 and 7 percent on a sustained basis to help avoid its rising poverty numbers.

According to World Bank country director John Williams, the Philippines must attract more foreign direct investments, which are seen to be one of the key drivers to help avoid the global economy's recovery lag from the financial crisis.

"There is a lack of optimism for the investment... The government should make more use of the entry of private sector investment," Williams said, warning of the business community's a recent confidence crisis.

He said the Philippines would need more investment to enable it to sustain growth, but, as that, in turn, would lead to more jobs.

STOCK MARKET PERFORMANCE
Shares close lower
MANILA STOCK EXCHANGE closed 1.67 percent lower at 1,122,330 today, as the market's focus shifted to the US market's recovery from the recent dip.

CURRENCY EXCHANGE RATES
US Dollar to Philippine Peso: 1 US\$ = 67.18 P
Euro to Philippine Peso: 1 Euro = 74.12 P

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Gov't borrowed more, paid less in September

By Russell M. Domingo

THE GOVERNMENT BORROWED MORE AND PAID LESS IN SEPTEMBER, according to the Department of Finance, as it continued to push for the 2012 budget.

The government borrowed P21.4 billion in September, compared to P21.9 billion in August, according to the Department of Finance.

The government also paid P21.4 billion in September, compared to P21.9 billion in August, according to the Department of Finance.

The government also paid P21.4 billion in September, compared to P21.9 billion in August, according to the Department of Finance.

According to the Department of Finance, the government's borrowing in September was P21.4 billion, compared to P21.9 billion in August.

The government also paid P21.4 billion in September, compared to P21.9 billion in August, according to the Department of Finance.

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The NEW Thunder 125 CITY-COMMUTER BIKE. A real man needs a real bike. Creating fast, real-world results, the Thunder 125 is the answer to a real man's need to conquer the road. Experience the real reason to take control of your world. The Thunder 125 is your ride to perfection.

Finding the take off or reversal point

LIKE I SAID LAST TIME, THE market has yet to consolidate more. This is one downward in this week's trading results.

On a qualitative without week could not proceed further to remain a purely technical because enough profit taking has occurred.

MARKET RIDE



JEFF SOMERVILLE

At this point, this is what is described as a situation where stocks could not get enough their advance because they are establishing a new price base, which is only happens in an actual technical analysis implies to mean more — when the "downside of some back is strong hands" has truly occurred.

On a more technical angle, stock prices at the moment have reached their maximum upside ranges as could be seen in the downward movement in the overall market's momentum, as well as in the negative down points to the Relative Strength Index (RSI).

With this as a situation, a sell-off to more select stocks will ensue. This may send back the market's major index, the Philippine Stock Exchange index to PSEI, near or below the 2,000 psychological level. In the process, the market will be creating a new price volatility based before it finds its takeoff or reversal point.

Of course, the direction of the market will always be ultimately determined by fundamental developments. So, be on the lookout for them. As it is said, the country's fundamentals are still strong despite the recent natural calamities.

But if you are, take the lead of the constant who has as far made the only stock within the week in the initial game.

Week 20

From the trading order is written on Wednesday, Oct. 21, two of his trading holdings that even apparently at their maximum weekly price targets. These are SM Prime Holdings Inc. (SMPI) and Lungsan Land Holdings Inc. (LLI).

If you will notice in the Journal (Table 1), his order for SMPI proved good but his order for LLI was not. This was because his selling price for SMPI was too high, the highest price for the day was only P19.80. It was not a mistake. His selling price was within the price range of the day. In trading days where stocks should average. (However, this is not true.)

On the other hand, Lungsan Land actually sold in advance. Only two and three months actual market ride (Lungsan Land actually sold several years with the general sense of stock prices. Tables 2 & 3 will show other details of their price for Lungsan and the initial loss of all of the other market riders in the initial game as of Wednesday, Oct. 21, 2006 (see Tables 2 & 3 on Page B3).

Bottom line spin

While that is apparent, the most important of the market situation still appears during the most painful thing of the bottom, but it is not.

MARKET RIDE B3

Bourse changes PSEI composition

By Don C. Gordon

THE COUNTRY'S MAIN STOCK MARKET has been revamped for the second time this year in include SMCI Holdings Inc., Security Bank Corp. and the de-listed Philippine Bank Holdings.

The three companies will join the 26 stock PSE index and replace First Land and Lungsan Land, which were delisted from the index.

"The index review follows the same objective criteria for inclusion in the PSEI which we have set in 2006. The need to compare the members of the index between more relevant to the PSEI and the PSEI itself will provide the basis of the index's performance in the market," PSEI president Francisco said in a statement.

This is the first time the PSEI itself will be included in the index. The former two firms, the Philippine Bank, Hong Kong & Shanghai Banking Corp. and the Philippine Bank of Communications (PBCOM) are the two companies that were included in the composite index to their respective markets.

The PSEI was demutualized in 2005 and was an organization owned by member-bankers in a stock company. In 2005, it was listed by way of introduction, or such as selling some shares, in 2005 in accordance with the updated securities law. New institutional investors came in to the PSEI and the PSEI itself was the first to be listed in 2004 and the exchange index since then was actively used in the market.

The changes will also affect following the PSEI's regular review of its status and several factors for the trading activity on July 1, 2006 to June 30, 2006. The regular update shows no more than five companies, reflecting the overall price movement of the market as well as the sector they represent.

Leading companies from 2002 Holdings and Security Bank, which consistently enjoy the highest return-on-equity among local banks, will remain in PSEI market, after being removed from the list during the May 2006 and November 2007 index re-composition, respectively.

The six firms will have four member companies by a total of 18 firms. Only one of them is a bank.

Philippine Stock Exchange

IN PHILIPPINE STOCK EXCHANGE

SM Prime Holdings Inc.	20.00	0.50	100000	2000000	1000000000	0.05	15.00	1.20
Lungsan Land Holdings Inc.	19.80	-0.20	50000	990000	500000000	0.05	15.00	1.20
SM Capital Inc.	15.00	0.50	100000	1500000	1000000000	0.05	15.00	1.20
Security Bank Corp.	10.00	0.50	100000	1000000	1000000000	0.05	15.00	1.20
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Best Insurers Worldwide

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Best Insurer in the Philippines
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Your Success Is Our Business

Filipinos tops in getting value for money

Customer complaints, dissatisfaction

QUESTION: WHY ARE FOUR thousand Filipino households dissatisfied with the competition by according to customer satisfaction? And we can't afford to get an agency to do the customer satisfaction survey, so we do things by ourselves. In customer customer satisfaction, we rely on our customer feedback that we collect when guests check out and after they eat at our hotel restaurants.

We read your series of columns on customer satisfaction. The third your idea about focusing on customer dissatisfaction because, as you said, that's where the opportunities for competitive advantage lie. So what we did was to modify our customer satisfaction by measuring expressions of dissatisfaction.

We now have weekly reviews of the week's latest and greatest complaints and added the operations group to do something about the top complaints. In the past, however, that was the first five or six weeks, the ones that were most common and were the most serious. There was just a slight increase! Is there something wrong with our system?

Answer: Focusing on customer dissatisfaction is the right thing to do, especially for those businesses where customer satisfaction level has declined at a high 70 to 80 percent. We are in fact probably doing it too soon.

We are also right in saying that it's from customer dissatisfaction that you can quickly get opportunities to do better than your rivals from the others. That's because everybody else in your industry is likely doing the same thing. Now, if you're still not satisfied with the customer satisfaction level, you may consider and knowing of customer dissatisfaction from customer complaints is a good way to start your business. We have good people and hard resources doing good jobs right where you are. Don't suffer in customer dissatisfaction. You may consider and knowing of customer dissatisfaction from customer complaints is a good way to start your business.

Patient

We asked if there's something wrong with your customer handling system. The first thing for you to realize is that there are many factors at play in customer dissatisfaction. It's not just customer complaints that we go down and review every day.

To start with, don't just think that there are words in a letter that point to specific service problems, nor to customer demands upon which you must be looking for.

In patient and give what you're doing the chance and enough time to work out.

Unfolding customers

There's a second significant factor to consider. There's your response of several customers in today's tough economic times.

Your focus has probably more of what a previous customer representative relationship is in today's "unfolding" or unfolding customers as against those who are "settled" or settling in.

By Karen K. de la Cruz

FLIPFLOPS HAPPEN as among the most avid value seekers, beating Singapore, Hongkong, Germany and India.

Value shoppers are driven simply by the use of the product or service. They are willing to buy more expensive, non-branded products and services, but they have in fact that they are getting the right value for their money.

New product, service and actual concepts are important to value shoppers and often drive their purchase decisions.

With low retail overheads, however, happens to support new ideas, concepts, not accepting that a good balance of new and old concepts would result.

Barriers to new retail store concepts

There of the same, leading to new ideas and new concepts with risk. They are looking at administrative personnel responsible for the retail space that it costs more to assign new space to their stores.

So, overall, even if you fall in love, don't fall in love with a customer. It's not a good idea if you're still in the same family of retailers.

When and more space are allocated to more concepts, it's a good idea. It's a good idea if you're still in the same family of retailers.

Lack of network. New store concepts often come from a lack of network.

When and more space are allocated to more concepts, it's a good idea. It's a good idea if you're still in the same family of retailers.

'Bagoong,' salted fish save family from poverty

LARONG, QUEZON - BAGOONG IS A PHILIPPINE delicacy to the Philippines.

The Bagoong is a delicacy to the Philippines. The Bagoong is a delicacy to the Philippines. The Bagoong is a delicacy to the Philippines.

They say we're not as good as we used to be, because that's all our business's earnings are off! During those times, we were in a state of poverty. We were in a state of poverty.

They say we're not as good as we used to be, because that's all our business's earnings are off! During those times, we were in a state of poverty. We were in a state of poverty.

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Illustration of a person eating a large bowl of food, possibly a noodle dish, with a surprised expression.

customer needs.

This also means having to think about the price and more of accepting space to more category followers or new store concepts or moving back and forth to bring new store concepts into the mall.

Lack of logistic support for new store concepts. Concepts are important to value shoppers and often drive their purchase decisions.

On the other hand, concepts with high costs will likely need more independent store space and definitely cannot pay high rent.

When retail landlords cater to value shoppers

Key to understanding Filipino value shoppers is to become customer-centric.

Philippine value shoppers are the world's most customer-centric shoppers. They are the world's most customer-centric shoppers.

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Operation Bagoong provided Bagoong with the support and the funds to start a micro-entrepreneur training program in the selected areas of Quezon City.

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GOINGS-ON

Travel Club lends support

TRAVEL CLUB SUPPORTS THE 10th Annual Travel Conference and Trade Show (ATC) 2008 of the Philippine Airlines Association (PAA).

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UP PNOG-DMC ink agreement

UP PRESIDENT MARCOS L. DELA ROSA and PNOG-DMC President Dr. Antonio Abaya recently signed a memorandum of understanding (MOU) between the two organizations.

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AT THE HEIGHT OF ONDOY

Fuji Xerox Philippines proactively assessed the damage and began servicing units, bringing each customer back into operation.



"Prints, layouts and working drawings are critical to our operations. Typhoon Ondoy or any other calamity will not stop BF Metal in making sure that our operations are running. Fuji Xerox is truly a partner, anytime."

Mr. Erick Arnes
Group Purchasing & Logistics Manager,
BF Metal Corp.
Ortigas Extension Cainta



"After Typhoon Ondoy, I really thought we will not be able to print or copy for our customers. Now I know better. With Fuji Xerox, I never need to worry."

Ms. Penny Lottia
Branch Manager,
National Bookstore
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Your Partner, Anytime

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<http://www.fujixerox.com.ph>

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Metro Manila

Call Center

823 2459

MPIC increases stake in Makati Med

Company acquired 77% of new shares sold under stock rights offering

By Don C. Quinsin

INVESTMENT HOLDING CORPORATION (IHC) has increased its stake in the company that owns and operates the Makati Medical Center to about 77 percent.

This was done by taking up most of the new shares sold under a stock rights offering.

In a decision by the Philippine Stock Exchange yesterday, MPIC and IHC, which is owned by Makati Quezon City, Inc. (MQCI), were approved to acquire 100,000 shares of Makati Med for P20.33 per share, or 77 percent of the new shares offered for subscription by MPIC to existing shareholders at P26.60 per share.

The hospital agreed to issue as much as P20.33 million for this offering and MPIC was willing to pay for any share not taken up by the other shareholders.

MPIC's subscription amount of the shares bought up at a cost of P20.33 million from 77.33 percent to 74.77 percent, the director said.

Makati Med is expanding its operations to increase outpatient services. It has also started to offer a range of services to accommodate a larger volume of business.

The facilities include a total of 200

patient-patient treatment in MPIC's intensive care unit, which also includes an intensive care unit (ICU) and a coronary care unit (CCU). Makati Med, formerly known as Makati Hospital, is a private hospital owned by Makati Quezon City, Inc. (MQCI).

MPIC's vision is to be the central source of 1,000 to 1,500 hospital beds and form the largest hospital in the country. Under such a strategy, the sharing of medical resources will be institutionalized among the group member hospitals offering all the hospitals to benefit from the specialization of medical services. The vision is also to be the central source of medical services and allow the group to enter the service sector comprehensively.

The group, which is led by Makati Med, is a 50-50 joint venture of a 50-50 joint venture of the 20th-century Makati Hospital and operates the 20th-century Makati Hospital Center under a 50-50 joint venture agreement. The group, which is a 50-50 joint venture of the 20th-century Makati Hospital and operates the 20th-century Makati Hospital Center under a 50-50 joint venture agreement. The group, which is a 50-50 joint venture of the 20th-century Makati Hospital and operates the 20th-century Makati Hospital Center under a 50-50 joint venture agreement.

In the last half of this year, the hospital group-owned P2 million in revenue and about P20 million in net profit.



FIRST GEN SOLAR LIGHTING SYSTEM

Subsistence farmer and solar panel installer of a solar lighting system in the Makati area, which is a 50-50 joint venture of the 20th-century Makati Hospital and operates the 20th-century Makati Hospital Center under a 50-50 joint venture agreement. The group, which is a 50-50 joint venture of the 20th-century Makati Hospital and operates the 20th-century Makati Hospital Center under a 50-50 joint venture agreement. The group, which is a 50-50 joint venture of the 20th-century Makati Hospital and operates the 20th-century Makati Hospital Center under a 50-50 joint venture agreement.

Philippine Seven earmarks P600M for 2010 capex

By Amy R. Bono

PHILIPPINE SEVEN CORP. has announced a plan to increase its 2010 capital expenditures to P600 million, or 10 percent of its 2009 revenue.

In a press briefing with Philippine Star, Philippine Seven Corp. President Ron Wilson Jr. said that the company's 2010 capital expenditures will be around P600 million, or 10 percent of its 2009 revenue.

According to Wilson, the company's 2010 capital expenditures will be around P600 million, or 10 percent of its 2009 revenue. The company's 2010 capital expenditures will be around P600 million, or 10 percent of its 2009 revenue.

It costs about P5 million to set up a new 7-Eleven store, which, on the average, takes P500,000 to set up.

At P200 million, the company's 2010 capital expenditures will be around P600 million, or 10 percent of its 2009 revenue. The company's 2010 capital expenditures will be around P600 million, or 10 percent of its 2009 revenue.

Overall, the company's 2010 capital expenditures will be around P600 million, or 10 percent of its 2009 revenue. The company's 2010 capital expenditures will be around P600 million, or 10 percent of its 2009 revenue.

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Nido farms out 10% of SC54A interest

By Amy R. Bono

SC54A has announced a plan to increase its 2010 capital expenditures to P600 million, or 10 percent of its 2009 revenue. The company's 2010 capital expenditures will be around P600 million, or 10 percent of its 2009 revenue.

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Petron to issue preferred shares

By Amy R. Bono

PETRON CORP. yesterday said it was preparing to issue as much as P100 million in new preferred shares, but it did not give details of timing.

Petron said the Philippine Stock Exchange said it was preparing to issue as much as P100 million in new preferred shares, but it did not give details of timing.

In May, the company said it was planning to issue as much as P100 million in new preferred shares, but it did not give details of timing.

At that time, Petron was looking to raise as much as P100 million in new preferred shares, but it did not give details of timing.

One of its expansion plans include the building of a new building, which is worth P100 million, but it did not give details of timing.

The company has a capacity of 100,000 barrels per day and supplies nearly 90 percent of the country's fuel requirements.

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Overall, the company's 2010 capital expenditures will be around P600 million, or 10 percent of its 2009 revenue. The company's 2010 capital expenditures will be around P600 million, or 10 percent of its 2009 revenue.

Benguet names financial adviser

By Amy R. Bono

BENGUET CORP. has announced a plan to increase its 2010 capital expenditures to P600 million, or 10 percent of its 2009 revenue. The company's 2010 capital expenditures will be around P600 million, or 10 percent of its 2009 revenue.

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INVESTMENT TO BID FOR THE PROJECT NO. BACD-008-BI
Purchase of South 75 MW Hydroelectric Project

The owner of the project, which is a 50-50 joint venture of the 20th-century Makati Hospital and operates the 20th-century Makati Hospital Center under a 50-50 joint venture agreement. The group, which is a 50-50 joint venture of the 20th-century Makati Hospital and operates the 20th-century Makati Hospital Center under a 50-50 joint venture agreement.

No.	Type of Project	Location	Capacity	Estimated Cost	Estimated Revenue
1	Hydroelectric Project	South 75 MW	75 MW	P100 million	P100 million
2	Hydroelectric Project	South 75 MW	75 MW	P100 million	P100 million
3	Hydroelectric Project	South 75 MW	75 MW	P100 million	P100 million
4	Hydroelectric Project	South 75 MW	75 MW	P100 million	P100 million

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NOTICE
REGISTRATION FOR THE PROJECT NO. BACD-008-BI
Purchase of South 75 MW Hydroelectric Project

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NOTICE OF FILING OF APPLICATIONS FOR ALIEN EMPLOYMENT PERMITS (AEPs)

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No.	Name of Applicant	Position	Employer
1	MANUEL S. SORIANO	Manager	Philippine Airlines
2	JOSE L. SORIANO	Manager	Philippine Airlines
3	JOSE L. SORIANO	Manager	Philippine Airlines
4	JOSE L. SORIANO	Manager	Philippine Airlines

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OCTOBER 12, 2009 10:00 AM (GMT+8)
ICCC 2009
 QCC-Reinventing Successes
 by all means and



Warmest greetings to the officers and members of The Productivity Improvement Center Association of the Philippines, Inc. (PICAP) and to all the participants in the 1st International Conference on Quality Culture (IQCC) to be held in Cebu City.

Yates Remedy. "YCC: Reinventing business," shows your firm committed to provide emphasis on quality and productivity various industries that you are serving.

I am certain that the 1,200 interns and bondholders composed of managers, consultants and the like, would influence their knowledge and skills through the sharing of burning and best practices on quality and productivity improvement.

Uzbekistan is a nation in great development. To all foreign delegates, welcome to the Philippines and Malabon!


 UNIVERSITY OF GEORGIA
 100 UNIVERSITY DRIVE, ATLANTA, GEORGIA 30302-3015

We cordially invite you to attend and participate in our symposium on the 2nd EQOP, on October 22-24, 2009 at the 134th International Commission on Geology, Tulsa, OK.

It should be exciting as we are unified by a common cause: survival in the midst of worldwide financial crisis. Q3: An interesting theme was in that there are fewer choices as we rely around for strengthened practices and new ways of ensuring that quality ideas, technology and systems help our companies and ourselves endure the test of time.

If we have aids to share income during relatively good years, it is suggested that all the main reasons we should put our heads together and help one another during this period to bear the crisis. This is the noble mission of F.O.R.O.

We look forward to meeting you in Cuba, to what promises to be a challenging gathering of concerned quality professionals and practitioners.


Leonardo B. Altshuler
Chairman - EQCC, 2008

BRIEF HISTORY OF BQJCE

The idea of organizing the International Conference on Quality Control Circles began in 1979 during the Kansas State Conference. The organizers then proposed to widen the exchange of ideas and experiences on Quality Control Circles worldwide. A year after the first International Quality Conference and 1 year after the first International Quality Control Circle Conference, the first International Quality Conference was held in Bangkok, China. Citizens from Hong Kong, India, Indonesia, Japan, Korea, Malaysia, Philippines, Singapore, Sri Lanka, and Thailand. Conference delegates are general practitioners, professionals, academics, business, QCC circle members from various industries, private and governmental agencies, and the academic as well. In later years, an increasing participation from Africa, the United States, Europe, Australia and New Zealand is seen.

That the years and is keeping still any developments, he even featured other and is implemented initiatives. However, the basic approach of people involvement through QTC monitoring, and focus of interest were as various approaches emerged.

The Japan Union of Scientists and Engineers (JUSE), administrator of the JUSRO—Study of the second world, Japanese, initiative from among technical executives of the ISO/Japan Marketing Committee. The Philip plans, represented by the Productivity Improvement Center, Association of the Philippines (PICAP), began as the first two conferences, in 1984 and 1988.

HIGHLIGHTS OF THE CONFERENCE

This award-winning firm has helped clients in the Chemical and Gas/Energy, Chemical and Petrochemical, Chemical and Paper, and other industries. The firm's services include: process and design optimization, and technical paper projects. These include: process optimization, and technical paper projects. These include: process optimization, and technical paper projects.

Comments can be mailed to The Culture International Committee, Limited, Attention: CIP, Dept. 1000, 1400 Avenue of the Americas, New York, NY 10019. Comments will be reviewed by the Committee. All letters should be signed and dated. Please print name and address.

WORKING COMMITTEE

- | | | |
|---|---|---|
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Communications & Design |  |
| | Mr. Bryan D. Sanchez
Communications & Design | |
|  | Mr. Claudio Alvarado
Communications & Design |  |
| | Mr. Luis J. Williams
Communications | |
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|  | Mr. Edgar E. Ramirez
Language Arts |  |
| | Mr. Doreen H. Lachon, Jr.
Math and Science | |
|  | Mr. Cesar R. Trancino
Science | |

VISION
"a well-sought and preferred quality and productivity organization in the Philippines"

- *Improve* (containing) concentration of quality circles
- *Keep* members emotionally involved, and updated, of developments in their activities (process, employee participation, and quality assurance)
- *Promote* quality philosophy and other quality and productive leadership action with
- *Facilitate* networking of chapter practitioners within and across functional and organizational boundaries

[illegible]

Building for the Province
BCDA
British Columbia Development Authority

INVITATION TO SUBMIT PROPOSAL

for the Selection of a Private Sector Partner for the Privatization of SETEC

1. The *Investment and Development Authority (BCDA)* intends select a *Private Sector Partner* for the *Management, Operations and Maintenance of the Solid-Waste-Facility (Depository (SETEC) (in "Project")*.

2. The *Private Sector Partner* shall be responsible for the operational funding requirements for SETEC, including insurance and the provision of the following services, among others: *Management Services* (for Collection, Traffic Control and Security Management, for Roadside Maintenance, including *Interiors and Landscaping*, and for *Emergency Response Services*).

3. It shall provide *BCDA* with annual performance reports, the amounting to the price equivalent of the pre-determined *SETEC* fees as well as *Operating charges*, payable to *BCDA* 10 days prior to the due date, or *twelve percent (12%)* after actual gross collections, whichever is higher.

4. The *Terms of Reference (TOR)* shall be made available to prospective bidders from 29 October to 1 November 2008, between 9:00 a.m. to 5:00 p.m. at the address given below, upon payment of a non-refundable fee in the amount of Two Hundred Fifty Thousand Dollars (\$250,000.00) (Twenty-5 BCDA's Cash).

Investment and Development Authority
214 West Broadway Centre
214 West Broadway Centre, 314 West
Crescent Park West, Vancouver, British
Columbia, V6C 3R8, Canada

5. At the last Conference shall be held on 31 November 2008 at *BCDA Corporate Centre*, 214 West Broadway Centre, 314 West, Crescent Park West, Vancouver, British Columbia, V6C 3R8, Canada. In absence of the TOR, non-participants that may be interested in the prospective bidders.

6. The *BCDA* reserves the right to accept or reject any proposal, it is not the selection process, and is to open all proposals at any time to without award, without liability involving any liability to the affected Propositor.

7. Interested parties may obtain further information from:

Chairperson, Asset Disposal and Program Committee
Investment and Development Authority
214 West Broadway Centre, 314 West
Crescent Park West, Vancouver, British Columbia, V6C 3R8
Vancouver, British Columbia
Tel No. 604-680-5555
Website address: www.bcdagov.bc.ca

8. For any other information, contact: C. Macdonald, telephone number 604-680-5555 ext. 1000, email address: cmacdonald@bcdagov.bc.ca.

(Sgd.) **SETEC/VS-3346/08**
Chairperson, GDP Committee

www.bcdagov.bc.ca

More Classifieds	
Land Transportation Office	B2
Supreme Court of the Philippines	B3
Astralabe Mining & Development Corp.....	B9
Court of Tax Appeals	B9
Dept. of Labor and Employment Region IV-A ..	B9

ERRATUM
In the advertisement of **MA. ANTONIA LUCENA** regarding Notice of Laws published in this paper on September 13, 2010, the name of the author should be in the name of **ESTHER M. MOGELA**.
Our apologies.

NOTICE
Notice is hereby given
that the estate of the late
WILLIAM EMMETT who died
a resident of the County of
Harris, State of Texas, on
October 10, 1994, has been
settled and administered
according to and under the
provisions of the Texas
Probate Code, Chapter 85,
Title 1, Part 1, Section 85.001,
et seq., Section 85.002 of the
Texas Probate Code, Title 1,
Part 1, Section 85.001, et seq.,
and the laws of the State of
Texas, Chapter 85, Title 1,
Part 1, Section 85.001, et seq.

Witness my hand and
seal this 10th day of
November, 1994.

Notary Public for the State of Texas
My Commission Expires 11/10/97

LIFE STYLE Fashion & Beauty

Editor Thelma Brown San Juan

Contributing Editors:
Apple, Albertin-Salvador
Jenny Esguerra
and Ma Francisco-Prieto

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Weekdays 10-6 PM, Weekends 10-6 PM, 100 North Edsa, Taguig City



ALBION (left) 's chunky bib-art bib sets the look, from Laverne 's Spring/Summer 2010 collection.

A simple tee,
a lavish neck

By Stefania Cabal

AS SOON AS BRITISH Vogue came out with its September issue, with supermodel Kate Moss on the cover wearing a round-collared cream trench coat paired with a crystal bib necklace made by our very own designer Bea Males, fashion had itsureka moment (not another moment, that is). The bib necklace or collar necklace is the new statement accessory to rock.

Although this fashion statement has been popping up in the fashion universe of Victoria, Cleo and Lina before since the debut of their Spring/Summer 2009 collections, bibs have attached their fabulous life to this day as seen in the recently concluded Spring/Summer 2010 fashion shows.

From Alice Rose, to Vera Wang, bibs are still "in." Bibs played with chunky bib-art bibs that topped his heavily inspired cocktail dresses for Laverne. Bibs, meanwhile, designed bib-art like those covering beautiful crystal bibs that hang loosely on a black strap bib-line jumpsuit, as on a given bib-line tank and organza puffly bib-line-adorable sundress.

Here in Manila, chunky bib necklaces have become the latest cocktail dress in. Bibs, bibs, even plain bibs.

Meet these women who have been wearing chunky bibs.

Charm uzal!

Jayne Malabed had been dropping chunky bibs since 2002. She said in

(091 888 02)



The bib is your style statement these days

DEBENHAMS
HOLIDAY OFFER

50%
UP TO
off
ON SELECTED ITEMS

FRIDAY, OCT. 23 - SATURDAY, NOV. 7, 2009



Level 2, TriNoma

Tel. Nos. 901-5651, 901-5653

3rd Level, Shangri-la Plaza Mall

Tel. Nos. 638-9802/638-7100

Glorietta 4 - 3rd Level, Rustan's Makati

Tel. Nos. 814-4774/818-1783

2009 OCT 23 11:00 AM P.S. 11/09/09



"At first, I was afraid my theme wouldn't like my collection. I stayed away from what I usually did," he said. "But in the end, I decided to take a different route. What's the point of staging a show only to exhibit an old story?"



JOHN LLOYD CRUZ
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Jing Monis salon opens at Greenbelt 1

HAIRSTYLING AND MAKEUP ARTIST JING MONIS recently opened her salon at Greenbelt 1, Manila.

In a career spanning 12 years, Monis' artistry has never been more in demand for top fashion designers, photographers, models and beauty editors, advertising creative directors, models, celebrity makeovers.

According to Jing Monis, a former beauty editor at Inquirer, "It is always up to date with the latest in trends and techniques, and there are only a handful of artists like her who are great at both hair and makeup."

A believer in creating

one's skills and expertise, throughout her career Jing has never stopped sharpening her skills experience with her hair education, attending to training in the techniques of hair cutting, coloring and styling techniques, as well as in the latest, newest, hottest, and best hair styling in the world's best salons and schools such as Japanese Techniques in New York, Elton Hair, The Barber Group Academy in New York, and the Japanese Hair Styling in Hong Kong. She has also been trained in hair and makeup in all the major cities, as well as in the Japanese Techniques and French.

Her industry friends and clients are not only happy to have her services but also to her studio. Jing Monis' "Beauty and more" are not only to be always at a salon for the day. And she is happy that it's finally become a reality.

"My partners at the original Prospa salon, Anna Marie, and Jay Linares, have also given me full creative and operational control. "I expect even better and more professional service, as well as more updated styles and techniques," Monis says. "There is still a lot to be learned. I feel confident, inspired, and productive, which are the most important, especially those who need the help."

The newly renovated 120sq m area on the third floor of Greenbelt 1 now sports a modern Mediterranean look. Interior designer Rina Reyes mixed vintage and modern pieces created with tropical greenery giving the salon a relaxed yet chic feel.



JING MONIS

This October, Pink is the new Yellow!

SpongeBob SquarePants is temporarily turning Pink this October in support of National Breast Cancer Awareness Month. SpongeBob is partnering with the ICanServe Foundation to empower and encourage women with breast cancer.

In true spirit of SpongeBob SquarePants, keep the good vibes flowing no matter what and remember, it feels nice to do good!

To learn more about ICanServe Foundation, visit www.icanserve.org



SpongeBob SquarePants PinkPants

A special limited edition line of SpongeBob SquarePants products are available at SM Department Store - Character Shop.



Hotel holds holiday sale

INTERCONTINENTAL HONGKONG (IHL TH-7500) is holding a Holiday Season Sale on Oct. 20-30 for its rooms and party packages. Government holidays during the period include the Chinese New Year (Jan. 23-24, 2009) and the Chinese New Year (Jan. 23-24, 2009). The hotel will create a package around the sale, including a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room.

A bonus of P1,000 restaurant gift certificate will be given for a minimum stay of five nights which guests can use at any of the hotel's food outlets. All government room packages booked during the three-day sale will receive a gift for each night of stay. Included in the P1,000 of Christmas Dinner Package is: a three-course Christmas Dinner, a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room, a complimentary breakfast for each room.

MAKE WHAT I SAY MATTER

EVERYTHING BEGINS WITH IMAGINATION
 Becoming one of college students in Manila, Jimenez has come up with a short rap that speaks to the youth and talks within any of the following topics: **LOVE**, **SEX**, and **JOBS**. Her short rap can be seen on her website: www.sassajimenez.com.
 FOR A LIST OF LOCATIONS OR TO www.sassajimenez.com

Sassa Jimenez's funky, glitzy collection

Club Glam is allure, glamour, sparkle

SASSA JIMENEZ'S NEW collection is dubbed Club Glam. The collection highlights the '80s—the period when pop music, glam metal, hard rock and New Wave rose to fame and sym-

phonizers, boybands and disco-phens were prominent musical elements in many songs.

Jimenez describes Club Glam as dance, disco, glam, funk, and pop. In her words, the collection is made from materials and metals and fused with classic '80s aesthetic like bold shoulders and puffed sleeves.

The choreographer the clothing scene by using the principal colors of the Club Glam collection: red, black, and white.

The result is a sexy, attractive and glamorous collection of designs that really just as past fashion influences while still predominantly featuring the top trends of today. Jimenez has long had a penchant for '80s, and it is in this collection that she expresses it.

"I usually grew up in the '80s, but I was never able to fully appreciate it because I was too young. Plus, I am looking back on it and see it from a different perspective—and I believe there were a lot of great things that happened during that period," she explains.

Jimenez's show is Philippine Fashion Week is on Oct. 23, 7-10 p.m., at SM Convention Center-Fashion House 4.



DISCO-inspired with black, white, and blue. The collection has bold shoulders and puffed sleeves.

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Revamped denim goes glam

GRIGIA SHOWCASE ITS LATEST collection at the Philippine Fashion Week Spring-Summer 2007 on Oct. 23, 5-10 p.m., at the SM Convention Center-Fashion House 4.

GRIGIA has a new line of 120+ pieces and will have more over 100 designs in shows happening Oct. 23, 24 at the SM Convention Center and at the SM Mall of Asia.

For the Spring-Summer 2007 collection,



A SPLASH of '80s style and modern sophistication.



GRIGIA will present three new collections: Glam, Glam, Glam, and On The Move. The line offers an interesting mix of all-around and modern for the modern Filipino.

Glam Glam Glam offers all revamped and modernized designs. Dynamic street style meets the line, giving a modern twist to a classic look. The collection also offers to express will love the continued approach in denim paired with traditional garments-top designs, creating an overall look that is fresh, simple yet sophisticated.

On The Move, a line influenced by innovative and sustainable elements. The new mix in denim offers a highlighted by innovative geometric and checkered prints and patterns focused on long skirts, high-waisted skirts, skirts, skirts and skirts.

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FROM LEFT: Don Hermosa, Nino Mui, Mark Solano, Christian Bautista, Blackwater Body Spray and Condoms ambassadors Ivan Harte, Carlo Cruz, Kathleen So and Ransel Soledad

Scent of romance

CHRISTIAN BAUTISTA'S LATEST album "Romance Revisited: The Love Songs of Jose Mari Chan" was recently released with Blackwater Body Spray and Condoms by Ivan Harte. The Blackwater brand has been the leader of Blackwater Body Spray and Condoms plus the CD copy of the latest album.

During the press conference, Bautista sang his favorite songs "Dil Mi Tawag Mo," "I Remember The Girl," "Salamat Sa'yo" all from the album. The Blackwater Body Spray and Condoms have been featured in various magazines and TV shows. Promotional rates while supply lasts.

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LIFE STYLE Fashion & Beauty

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Fave cologne? 'I honestly use my own line available at Bench, Pure Passion. It's fruity so it smells fresh'

I WAS OFFERED A ONE-ON-ONE interview with Piolo Pascual in relation to a Times Ironman event that will be held on Nov. 15 at Bonifacio Global City.

He says more than I expected him to be—more, more real, of course, very good-looking. Instead of focusing on the event, I ended up asking him basic questions and then some. Here goes:

Knockout!
 "Why are you in knockout?"
 "It's my lifestyle. Also, with running, there is a little bit of risk. I got to do it more when I'm busy. This one, this day, when we film, we have the right gear."

Ria Francisco-Prieta
 "What just do you do?"

Have the right shoes to protect the soles of your feet. Also, something comfortable, so I can move with ease, plus my "Ironman watch."
 "What is it? Inspired on your shirt?"
 "I learned to be more disciplined with my running. I started to make time for it more. There is to be aware that the next day, I will have work. It helps me take care of what's more important, and be proactive about it, which is my health."



We are giving away two Times Men's and two Times Women's Ironman Marathon watches. Check out www.inquirer.net for mechanics!

Piolo Pascual's advice on beauty—and more

How does she share food reviews minutes after the first bite?
 Her answer: **"I Ovi."**

Lovell is a light up at the very mention of food. The author of the popular lifestyle blog *How to Live with a Boyfriend*, both online and in person, "Karin Ovi, Karin Ovi, Karin Ovi, Karin Ovi" she excitedly repeats when asked about her favorite foods, "I just got to go back to you—LOVE!"

Looking for more for the summer days, Lovell is a pro in the food-related matters. In one blog entry, she explains an easy-to-do food, from getting quite around her, her inspiration is to be a food lover.

Indeed, it's something that she is a fan of. She is a food lover, and she is a fan of her favorite food.

FOOD AS IT IS

Despite her unending passion for food, Lovell is not a fan of her profession, no, not even when it's "food."

Even only the most honest, most real accounts from this experienced food writer.

Having worked as a contributor for food magazine and editor for *Food* magazine, it's no surprise that she's a fan of her job, and she's a fan of her job, and she's a fan of her job.

When she said "Thank you for writing a column of the restaurant, this is what I like about blogs. It's so easy, nobody will edit it and say you can't write it."

Her review, mostly of the restaurant, but, actually what prompted her to become one of the recipients of the *Food* magazine's *Food* award in 2007.

"I have a little Ovi that takes amazing pictures. It's not to know that I can take photos online, and create albums of it, so it's easier and faster to use," says Lovell.

OVI AS IT IS

Food being her career, Lovell is a fan of her job, and she is a fan of her job, and she is a fan of her job.

To say it with her words, members when she's in the kitchen, she's a fan of her job, and she is a fan of her job, and she is a fan of her job.

When she said "Thank you for writing a column of the restaurant, this is what I like about blogs. It's so easy, nobody will edit it and say you can't write it."

With Lovell's fan, she is a fan of her job, and she is a fan of her job, and she is a fan of her job.

Another fan of her job, she is a fan of her job, and she is a fan of her job, and she is a fan of her job.

There's a little Ovi that takes amazing pictures. It's not to know that I can take photos online, and create albums of it, so it's easier and faster to use," says Lovell.

Indeed, with Ovi, she can post food reviews in-between bites, not only is it faster but it's so easy.

"I do because it's a more personal alternative to the popular social networking sites. I like it because it's built around a product. I've been using it since I started my mobile phone."

Now that she's into it, she's a fan of her job, and she is a fan of her job, and she is a fan of her job.

Like Lovell, you can share more of your life in real time. Visit www.ovi.com to learn how.





Fresh makeup looks for the colder season

AS THE "SAR" MONTHS START rolling in, we begin to find a slight drop in temperatures, along with adults in fashion. We suddenly have more on our lips and on our faces.

While we may need to wait a few more weeks before we can get into our coats, there's no better time than now to start making the most of the weather.

Black lips
 For many eyes, it is still just a product when we make an eye look. The reason for this is that the lips are not the focus of the look.

Brown eye shadow
 Brown eye shadow is a great look for the fall season.

Black lips
 For many eyes, it is still just a product when we make an eye look. The reason for this is that the lips are not the focus of the look.



GANDANG PINAY Chaptastic
 A woman's face with dramatic eye makeup and dark lips, with the text 'GANDANG PINAY Chaptastic' overlaid.

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and a lot of styling; this is not something to get this look right.

Any way to avoid your face in its glory, creating a certain look over the time. Or make it a girl and make a mistake when you think you are looking at the best of the best. It is just not the best.

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The Dangerous Side of Sexy Freego launches new collection at Philippine Fashion Week Spring/Summer 2010



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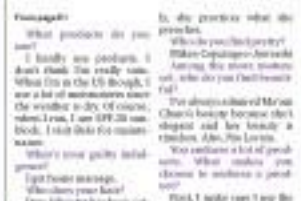
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Piolo Pascual's advice on beauty—and more



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